

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re:	§	
	§	
KOSHKIN, JACK LAMAR	§	Case No. 14-10040 BP1
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/Stephen J. Zayler
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1- EXHIBIT A
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 14-10040 BP1 Judge: BILL PARKER
Case Name: KOSHKIN, JACK LAMAR

Trustee Name: Stephen J. Zayler
Date Filed (f) or Converted (c): 01/20/14 (f)
341(a) Meeting Date: 02/21/14
Claims Bar Date: 06/02/14

For Period Ending: 03/18/15

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 6065 Pinkstaff Lane; Beaumont, Texas 77706 Legal D	195,000.00	0.00		0.00	FA
2. American Real Estate Office Building Partnership I	20,000.00	20,000.00		7,500.00	FA
3. Alamo Heights Ltd. Real Estate Venture *Tax shelte	0.00	75.00		0.00	FA
4. Cash on hand	60.00	60.00		0.00	FA
Cash on hand					
5. Personal Checking Account @ Bank of America PO Box	298.73	298.73		0.00	FA
Personal Checking Account @ Bank of America PO Box 15284					
Wilmington, DE 19850					
6. Business Checking Account @ Third Coast Bank 20202	37,966.33	0.00		0.00	FA
Business Checking Account @ Third Coast Bank 20202 Hwy 59 North,					
Ste. 190 Humble, Texas 77338					
7. Spouse's UBS Financial Services Inc. Account 3450	0.00	0.00		0.00	FA
Spouse's UBS Financial Services Inc. Account 3450 Dowlen Road, Ste.					
A Beaumont, Texas 77706 **Spouse's Seperate Property Value					
\$513,044.17					
8. Spouse's Personal Checking Account #3548 @ Third C	0.00	0.00		0.00	FA
Spouse's Personal Checking Account #3548 @ Third Coast Bank 20202					
Hwy 59 North, Ste. 190 Humble, Texas 77338 **Spouse's Seperate					
Property Value \$65,000					
9. Spouse's Personal Checking Account #3530 @ Third C	0.00	0.00		0.00	FA
Spouse's Personal Checking Account #3530 @ Third Coast Bank 20202					
Hwy 59 North, Ste. 190 Humble, Texas 77338 **Spouse's Seperate					
Property Value \$6,900.00					
10. 2 Sofas \$200; 6 Chairs \$300; Loveseat \$75; Coffee	7,740.00	0.00		0.00	FA
2 Sofas \$200; 6 Chairs \$300; Loveseat \$75; Coffee Table \$50; 2 End					
Tables \$100; 2 Bookcases \$800; Desk \$50; 6 TVs \$400; DVD Player					
\$50; Stereo \$50; CD Player \$50; 25 Music/Movies \$50; File Cabinet					

FORM 1- EXHIBIT A
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 14-10040 BP1 Judge: BILL PARKER
Case Name: KOSHKIN, JACK LAMAR

Trustee Name: Stephen J. Zayler
Date Filed (f) or Converted (c): 01/20/14 (f)
341(a) Meeting Date: 02/21/14
Claims Bar Date: 06/02/14

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
\$50; 2 King Size Beds \$400; Queen Size Bed \$200; 3 Dressers \$225; 3 Nightstands \$150; Washer \$100; Dryer \$100; 2 Refrigerators \$300; Vacuum Cleaner \$50; Misc. Small Appliances \$125; Buffet Table \$300; Dining Table w/10 Chairs \$750; Breakfast Table w/4 Chairs \$400; Misc. Cookware \$1,200; Towels/Linens \$200; Ladder \$25; Misc. Hand Tools \$50; Fireplace Tools/Screens \$40; Holiday Decorations \$200; Sports Memorabilia \$400; Luggage \$75; Patio Set \$225;					
11. Various Books \$150; 6 Paintings \$750; 2 Mirrors \$5 Various Books \$150; 6 Paintings \$750; 2 Mirrors \$50; Tapestry \$100;	1,050.00	0.00		0.00	FA
12. Men's Clothes and Shoes \$721; Women's Clothes and Men's Clothes and Shoes \$721; Women's Clothes and Shoes \$1,119; Fur \$500;	2,340.00	0.00		0.00	FA
13. Community Property: 2 Wedding Rings \$2,850; 2 Chai Community Property: 2 Wedding Rings \$2,850; 2 Chains/Necklaces \$2,500; Various Costume Necklaces \$400; Watches \$150; Spouse's Seperate Property: Other Rings \$1,200; 3 Bracelets \$3,000;	5,900.00	0.00		0.00	FA
14. Cooking Grill \$100; Golf Set \$200; Binoculars \$25; Cooking Grill \$100; Golf Set \$200; Binoculars \$25;	325.00	0.00		0.00	FA
15. Prudential Term Life Insurance Policy Face Value \$ Prudential Term Life Insurance Policy Face Value \$1,000,000 NO CASH VALUE	0.00	0.00		0.00	FA
16. IRA @ BBVA Compass IRA @ BBVA Compass	21,052.29	0.00		0.00	FA
17. Spouse owns 676 Shares of Exxon Mobil Spouse owns 676 Shares of Exxon Mobil	67,200.00	0.00		0.00	FA
18. Accounts Receivable (uncollectible- list to be pro Accounts Receivable (uncollectible- list to be provided to Trustee)	0.00	23,225.94		0.00	FA

FORM 1- EXHIBIT A
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 3
Exhibit A

Case No: 14-10040 BP1 Judge: BILL PARKER
Case Name: KOSHKIN, JACK LAMAR

Trustee Name: Stephen J. Zayler
Date Filed (f) or Converted (c): 01/20/14 (f)
341(a) Meeting Date: 02/21/14
Claims Bar Date: 06/02/14

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
\$23,225.94					
19. Interest in Estate of L.H. Gale *Contingent claim Interest in Estate of L.H. Gale *Contingent claim based on the life of Jessie Hearn. This asset has been given a value for reporting purposes only. It may or may not be accurate.	0.00	25,000.00		0.00	FA
20. 2008 BMW 535i 2008 BMW 535i	13,800.00	0.00	OA	0.00	FA
21. 2008 Cadillac SRX 2008 Cadillac SRX	17,056.25	0.00		0.00	FA
22. 2 Dogs 2 Dogs	1.00	0.00		0.00	FA
23. Fax Machine \$75; Computer \$125; Printer/Scanner \$7 Fax Machine \$75; Computer \$125; Printer/Scanner \$75;	275.00	275.00		0.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$390,064.60	\$68,934.67	\$7,500.00	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/31/15 Current Projected Date of Final Report (TFR): 12/31/15

/s/ Stephen J. Zayler

Date: 03/18/15

FORM 1- EXHIBIT A
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 4
Exhibit A

Case No: 14-10040 BP1 Judge: BILL PARKER
Case Name: KOSHKIN, JACK LAMAR

Trustee Name: Stephen J. Zayler
Date Filed (f) or Converted (c): 01/20/14 (f)
341(a) Meeting Date: 02/21/14
Claims Bar Date: 06/02/14

STEPHEN J. ZAYLER

FORM 2 - EXHIBIT B
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 14-10040 BP1
Case Name: KOSHKIN, JACK LAMAR

Trustee Name: Stephen J. Zayler
Bank Name: FIRST NATIONAL BANK OF VINITA
Account Number / CD #: *****1913 Checking Account (Non-Interest Earn)

Taxpayer ID No: *****0629
For Period Ending: 03/18/15

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD			0.00
07/08/14	2	AM-VEST-A JOINT VENTURE	PURCHASE OF INTEREST IN JOINT VENT	7,500.00		7,500.00
08/07/14		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	7,490.00
09/08/14		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	7,480.00
10/07/14		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	7,470.00
11/07/14		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	7,460.00
12/05/14		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	7,450.00
01/08/15		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	7,440.00
01/26/15	010001	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915	ATTORNEY FEES & EXPENSES Per Order 01/23/15		1,583.56	5,856.44
02/06/15		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	5,846.44
03/06/15		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	5,836.44

COLUMN TOTALS	7,500.00	1,663.56	5,836.44
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	7,500.00	1,663.56	
Less: Payments to Debtors		0.00	
Net	7,500.00	1,663.56	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****1913	7,500.00	1,663.56	5,836.44
	7,500.00	1,663.56	5,836.44
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 7,500.00 1,663.56

FORM 2 - EXHIBIT B
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 14-10040 BP1
Case Name: KOSHKIN, JACK LAMAR

Trustee Name: Stephen J. Zayler
Bank Name: FIRST NATIONAL BANK OF VINITA
Account Number / CD #: *****1913 Checking Account (Non-Interest Earn)

Taxpayer ID No: *****0629
For Period Ending: 03/18/15

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Page Subtotals 0.00 0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: March 18, 2015

Case Number: 14-10040 Claim Class Sequence
Debtor Name: KOSHKIN, JACK LAMAR

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
025 TAF	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915	Administrative		\$1,583.56	\$1,583.56	\$0.00
025 CLK	UNITED STATES BANKRUPTCY COURT 300 Willow Suite 112 Beaumont, TX 77701	Administrative		\$176.00	\$0.00	\$176.00
000004 050 SC	Third Coast Bank, SSB c/o Donald Legato 229 Dowlen Road, Ste C Beaumont, TX 77706	Secured		\$600,700.00	\$0.00	\$600,700.00
000005 050 SC	Third Coast Bank, SSB c/o Donald Legato 229 Dowlen Road, Ste C Beaumont, TX 77706	Secured		\$24,029.59	\$0.00	\$24,029.59
000001 061 PTL	Internal Revenue Service Centralized Insolvency Operations P.O. Box 7346 Philadelphia, PA 19101-7346	Priority		\$0.00	\$0.00	\$0.00
000002 070 UC	Compass Bank P.O. Box 201347 Arlington, TX 76006	Unsecured		\$16,212.84	\$0.00	\$16,212.84
000003 070 UC	WELLS FARGO BANK, N.A. PO BOX 10438 MAC: X2505-036 DES MOINES, IA 50306	Unsecured		\$140,955.12	\$0.00	\$140,955.12
000006 070 UC	American Express Centurion Bank c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured		\$23,191.66	\$0.00	\$23,191.66
000007 070 UC	Grand Casino Biloxi/Harrah's c/o Alan Sanders Weslayan Tower, Ste 1400 Houston, TX 77046	Unsecured		\$625,238.26	\$0.00	\$625,238.26
Case Totals:				\$1,432,087.03	\$1,583.56	\$1,430,503.47

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-10040 BP1

Case Name: KOSHKIN, JACK LAMAR

Trustee Name: Stephen J. Zayler

Balance on hand \$

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Internal Revenue Service Centralized Insolvency Operations P.O. Box 7346 Philadelphia, PA 19101-7346				
		\$	\$	\$	\$

Total to be paid to secured creditors \$ _____

Remaining Balance \$ _____

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Stephen J. Zayler	\$	\$	\$
Trustee Expenses: Stephen J. Zayler	\$	\$	\$
Attorney for Trustee Fees: STEPHEN J. ZAYLER	\$	\$	\$
Attorney for Trustee Expenses: STEPHEN J. ZAYLER	\$	\$	\$
Charges: UNITED STATES BANKRUPTCY COURT	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$ _____

Remaining Balance \$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ _____ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be _____ percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000002	Compass Bank P.O. Box 201347 Arlington, TX 76006	\$ _____	\$ _____	\$ _____
000003	WELLS FARGO BANK, N.A. PO BOX 10438 MAC: X2505-036 DES MOINES, IA 50306	\$ _____	\$ _____	\$ _____

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000006	American Express Centurion Bank c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	\$	\$	\$
000007	Grand Casino Biloxi/Harrah's c/o Alan Sanders Weslayan Tower, Ste 1400 Houston, TX 77046	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be _____ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE